Amendments to the Claims:

Please amend the claims as follows:

1. (Currently Amended)　　[In] A [a] system for [managing accounting and billing of transactions over] restricting access to an e-commerce network, comprising [comprising a user terminal and a remote terminal, the user terminal having a user input device, the user terminal being configured to transmit an access request to a remote terminal, the remote terminal being configured to receive the request, the remote terminal further having a unique user identifier retrieval device configured to retrieve a unique user identifier from at least one database]:

a gateway device configured to provide access to the e-commerce network subsequent to verification of each required user qualification, wherein at least one required user qualification is a minimum credit rating for a user[, the verification of each required user qualification being performed by]:

a qualification verification device operably coupled to the gateway device, the qualification verification device being configured to verify at least one required user qualification in response to user qualification input signal, wherein the user qualification input signal includes a unique user identifier[and, wherein verification of the at least one required user qualification is based on a user credit rating].

2. (Currently amended)　　The system as recited in Claim 1 wherein the user qualification input signal includes at least part of a social security number, and wherein the verification device retrieves a qualification information signal from a social security database memory.

3. (Currently amended)　　The system as recited in Claim 2, wherein the user qualification is a minimum credit rating, and the verification device is further configured to retrieve a qualification information signal from a third party database memory that contains credit rating information.

4. (Original)　　The system as recited in Claim 3, wherein the credit rating information is used to extend credit to a user for goods or services purchased.

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5. (Currently Amended)   The system as recited in Claim 1, wherein the gateway device includes an interactive voice response server configured to interact with a user over [the] an established connection between the user and the gateway device, and wherein the interactive voice response server is further configured to requrest a user input signal of the user unique identifier and to recognize the user unique identifier; and wherein the gateway device is a voice over internet protocol gateway.

6. (Currently amended) The system as recited in 5, wherein the gateway device is further configured to provide a unique gateway identification code signal which, when input by the user, provides access to the e-commerce network.

7. (Currently Amended)   [In] A [a] system for qualifying a user to access an e-commerce network, the system being operably coupled to the e-commerce network, the system comprising [managing accounting and billing of transactions over an e-commerce network comprising a user terminal having a user input device, the user terminal being configured to transmit a request to access the e-commerce network, and a gateway device configured to provide access to the e-commerce network subsequent to verification of each required user qualification]:

a remote terminal being configured to receive the request, the remote terminal further having a unique user identifier retrieval device configured to retrieve a first unique user identifier signal from at least one database memory; and

a qualification verification device operably coupled to the remote terminal, the qualification verification device being configured to verify at least one required user qualification in response to user qualification input signal, wherein at least one required user qualification is a minimum credit rating for a user, wherein the user qualification input signal includes a second unique user identifier[, and wherein verification of the at least one required user qualification is based on a minimum user credit rating].

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18. (Original) The system as recited in Claim 7 wherein the user qualification input signal includes at least part of a social security number, and wherein the verification device retrieves information from a social security database memory.

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19. (Original) The system as recited in Claim 18, wherein the user qualification is credit rating, and the verification device is further configured to retrieve information from a third party database memory that contains credit rating information.

20. (Original) The system as recited in Claim 19, wherein the credit rating information is used to extend credit to a user for goods or services purchased.

21. (Currently amended)   The system as recited in Claim 7, wherein the qualification verification device is in communication with the gateway device, and the gateway device includes an interactive voice response server configured to interact with a user over the established connection, and wherein the interactive voice response server is further configured to request a_user input signal_of the user unique identifier and to recognize the user unique identifier; and wherein the gateway device is a voice over internet protocol gateway.

22. (Original) The system as recited in 21, wherein the gateway device is configured to provide a unique gateway identification code signal_which, when input by the user, provides access to the e-commerce network.

CLAIMS 23 – 106 (Withdrawn)